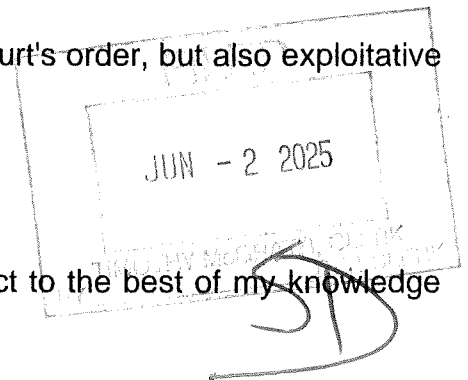


**Declaration Regarding Attorney Compensation in Bankruptcy Case No. 24-10850-DJB**

I, Donald Boyd, hereby declare the following:

1. I was the Debtor in Chapter 13 Bankruptcy Case No. 24-10850-DJB in the Eastern District of Pennsylvania.
2. On May 20, 2025, the court entered an order granting total attorney compensation of \$4,725.00 to my counsel, Brad A. Sadek.
3. I paid \$1,610.00 in pre-petition fees before the case was filed.
4. The remaining \$3,115.00 was authorized by the court to be paid by the Chapter 13 Trustee from estate funds on hand as an administrative expense.
5. I have not agreed to, nor am I liable for, any further fees beyond this court-approved compensation.
6. This legal representation was undertaken with the understanding that it would be handled in connection with the sale of my property, and I would not personally owe additional legal fees.
7. I have supporting documentation showing that no profit was made in the sale of my property. In fact, I was required to apply for and was granted a waiver from the New Jersey Division of Taxation, based on the lack of proceeds.
8. I am currently unemployed and facing significant financial hardship.
9. In light of the facts above, I believe that any further attempts by the Law Firm of Brad A. Sadek to collect additional money from me are not only unsupported by the court's order, but also exploitative given my financial circumstances.

I affirm under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief.



Signed: 

Date: June 2, 2025

Donald Boyd  
215 429 6313  
donbclboyd@yahoo.com  
1205 Ogden St  
Phila PA 19123



**MEDICAL CERTIFICATE**  
(TO BE COMPLETED BY YOUR HEALTH CARE PROVIDER AFTER YOU BECOME DISABLED)

EMPLOYEE NAME <u>Donald Boyd</u>		DATE <u>3/26/2025</u>	
PATIENT HAS BEEN UNDER MY CARE FOR THIS PERIOD OF DISABILITY		FROM <u>2/19/2025</u> TO <u>3/18/2025</u> (Month/Day/Year) (Month/Day/Year)	
FREQUENCY OF TREATMENT <u>monthly</u>	ENTER THE DATE PATIENT WAS UNABLE TO PERFORM HIS/HER REGULAR WORK DUE TO HIS DISABILITY _____ (Month/Day/Year)		
PATIENT WAS SEEN BY ME ON <u>3/18/2025</u> (Month/Day/Year)	ESTIMATED RETURN TO WORK DATE <u>undetermined, unknown</u> <u>at this time</u> (Month/Day/Year)		
IF RECOVERED, ON WHAT DATE WAS THE PATIENT FIRST ABLE TO RETURN TO WORK? _____ (Month/Day/Year)			
DIAGNOSIS (nature and cause of disability which prevents from returning to work) <u>cervical disc disorder with radiculopathy</u> <u>cervicalgia</u>			
CLINICAL DATA TO SUPPORT DIAGNOSIS			
IF PREGNANCY, PROVIDE ESTIMATED DATE OF DELIVERY? _____ (Month/Day/Year)			
COMPLICATIONS, IF ANY			
IF PREGNANCY TERMINATED, ENTER DATE			
IDENTIFY REASON _____ (birth, c-section, miscarriage, abortion)			
DATE OF EMERGENCY ROOM CARE OR HOSPITALIZATION FROM _____ TO _____ (Month/Day/Year) (Month/Day/Year)			
TYPE OF SURGERY		DATE OF SURGERY	
I CERTIFY THAT THE ABOVE STATEMENTS ARE IN MY MEDICAL OPINION, TRUE AND ACCURATE.			
PRINT NAME <u>Nafisa Chaudhury, MSW, FNP-BC</u>		SIGNATURE <u>[Signature]</u> DATE <u>3, 26, 2025</u>	
ADDRESS <u>Excel Medical Center</u> <u>7515 Stenton Ave, Philadelphia, PA 19150</u>		AREA OF PRACTICE <u>Family Medicine</u>	
TELEPHONE NO. <u>267-335-5264</u>		FAX NO.	

DBA BOYD'S HOME IMPROVEMENT'S COMPANY      BUSINESS ADV FUNDAMENTALS  
DONALD BOYD SOLE PROP      \*\*\*\* 4714

Last Posting Date 05/28/2025      Date/Time Printed 5/29/2025 1:02 PM EST

**Since Last Statement Summary**

Last Statement Date 04/30/2025      \$369.20  
Balance Last Statement (\$)      \$6,199.57  
Deposits/Credits (+)      # 9      Holds (-)  
Withdrawals/Debits (-)      # 84      Pending Credits (+)  
Available Balance (\$)      -\$315.58  
#Counts include posted items only-Intraday items are not included in the counts  
Balance Last Statement, Deposits/Credits, Withdrawals/Debits may not total to Available Balance.

Date	Description	Type	Amount	Available Balance
------	-------------	------	--------	-------------------

04/21/2025	Phone transfer from CHK 2246	Transfer	\$2,000.00	\$0.00
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Statement Period as of 04/01/2025

-----No posted transactions in this statement period-----

Statement Period as of 03/01/2025

02/27/2025	Online Banking transfer from CHK 2246	Confirmation# 1768867323	Transfer	\$2,000.00	\$0.00
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Statement Period as of 02/01/2025

-----No posted transactions in this statement period-----

For additional information or service, please contact the Customer Service Center at 1-800-432-1000  
\* = Item(s) included in Previous Statement(s).

\*\*\*\* 4714

Date	Description	Type	Amount	Available Balance
	-----No posted transactions in this statement period-----			
	Statement Period as of 05/01/2024			
	-----No posted transactions in this statement period-----			
	Statement Period as of 03/30/2024			
03/08/2024	CHECKCARD 0307 SADEK LAW OFFICES LLC			
	CKCD 8111 4256370002196897			
	Statement Period as of 03/01/2024			
		Debit	\$2,000.00	\$0.00

\*\*\*No More Activity For This Account\*\*\*

For additional information or service, please contact the Customer Service Center at 1-800-432-1000

\* = Item(s) included in Previous Statement(s).

NPA

\*\*\*\* 4714

Authenticsign ID: A04B5CEB-440B-F011-90CE-00224822175A

American Land Title Association ALTA Settlement Statement - Combined  
Adopted 05-01-2015

File No./Escrow No.: 177591RN-01 RealSafe Title, LLC  
Print Date & Time: 03/27/25 12:15 PM ALTA Universal ID: 1186999  
Officer/Escrow Officer: Veronica 111 Littleton Road, Suite 301  
Krassowska Parsippany, NJ 07054  
Settlement Location:  
Gotlib Law LLC  
64 Carson Ave  
Metuchen, NJ 08840



Property Address: Block 521, Lot 37, Willingboro Township, in Burlington County, NJ  
47 Marboro Lane  
Willingboro, NJ 08046  
Borrower/Buyer: Dajuan Goldsberry  
143 Grumman Avenue  
Newark, NJ 07112  
Seller: Donald Boyd  
47 Marboro Lane  
Willingboro, NJ 08046  
Lender: Prosperity Home Mortgage, LLC, 4440 Brookfield Corporate Drive, Chantilly, VA, 20151  
Loan Number: 1002813347  
Settlement Date: 03/28/2025  
Disbursement Date: 03/28/2025  
Additional dates per state requirements:

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$265,000.00	Sale Price of Property	\$265,000.00	
		Deposit		\$10,000.00
		Loan Amount		\$260,200.00
		Prorations/Adjustments		
	\$89.67	City/town taxes from 03/28/2025 thru 03/31/2025	\$89.67	
		Loan Charges to Prosperity Home Mortgage, LLC		
		Origination Fee	\$1,499.00	
		Prepaid Interest \$47.23 per day from 03/28/2025 to 04/01/2025)	\$188.92	
		0.051% of Loan Amount (Points)	\$132.70	
		Other Loan Charges		
		Appraisal Fee 1004D	\$150.00	
		Credit Report	\$128.50	
		Flood certification	\$11.50	
		MIP	\$4,475.18	

Authenticsign ID: A04B5CEB-440B-F011-90CE-00224822F75A

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		<b>Impounds</b>		
		Homeowner's Insurance \$129.08 per month for 3 mo.	\$387.24	
		Property Taxes \$519.48 per month for 2 mo.	\$1,038.96	
		Aggregate Adjustment	-\$129.08	
		<b>Title Charges &amp; Escrow / Settlement Charges</b>		
		Title - ALTA 8.1-06 Enh to RealSafe Title, LLC - TRUST		
		Title - ALTA 9.10-06 Enh to RealSafe Title, LLC - TRUST		
		Title - Closing / Settlement Fee ART 6 to RealSafe Title, LLC - TRUST	\$525.00	
		Title - Closing Protection Ltr ART 6.6 to RealSafe Title, LLC - TRUST	\$75.00	
		Title - County Search & Copies to RealSafe Title, LLC - TRUST	\$95.00	
		Title - E Recording Platform ART 7.6 to RealSafe Title, LLC - TRUST	\$7.00	
		Title - E-Doc Fee ART 7.2.2 to RealSafe Title, LLC - TRUST	\$50.00	
		Title - Flood Search ART 5.3 to RealSafe Title, LLC - TRUST	\$10.00	
		Title - Overnight Fees ART 7.5 to RealSafe Title, LLC - TRUST	\$31.50	
		Title - Prepare/Record NOS ART 7.6 to RealSafe Title, LLC - TRUST	\$40.00	
		Title - Recording Ser. Fee Mtg ART 7.1 to RealSafe Title, LLC - TRUST	\$15.00	
		Title - Survey Endorsement to RealSafe Title, LLC - TRUST	\$25.00	
		Title - Tax Search ART 5.3 to RealSafe Title, LLC - TRUST	\$33.00	
		Title - Tidelands Search ART 5.3 to RealSafe Title, LLC - TRUST	\$25.00	
		Title - Title Examination ART 5.1 to RealSafe Title, LLC - TRUST	\$100.00	
		Title - Trans Platform Fee ART 7.6 to RealSafe Title, LLC - TRUST	\$81.00	
		Title - Upper Ct/Pat Search ART 5.3 to RealSafe Title, LLC - TRUST	\$20.00	
		Title - Wire Fee ART 7.6 to RealSafe Title, LLC - TRUST	\$19.00	
\$2,573.50		Utility Bill to Willingboro MUA		
\$20.00		Title - Outgoing Wire Fee to RealSafe Title, LLC - TRUST		
\$31.50		Title - Overnight Fees to RealSafe Title, LLC - TRUST		
		Title - Lender's Title Insurance(\$1,451.00) to RealSafe Title, LLC - TRUST	\$25.00	
		Title - Owner's Title Insurance(\$46.00) to RealSafe Title, LLC - TRUST	\$1,472.00	
		<b>Government Recording and Transfer Charges</b>		
		Recording Fee (Deed) to County Clerk	\$105.00	
		Recording Fee (Mortgage) to County Clerk	\$305.00	
\$75.00		Cancellation of Tax Lien to County Clerk		
\$1,442.00		Transfer Tax to County Clerk		
		<b>Payoff(s)</b>		
\$259,941.00		Lender: Payoff to Shellpoint		

Authenticsign ID: A04B5CEB-440B-F011-90CF-00224822F75A

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		Total (\$259,941.00)		
		Miscellaneous		
		Property Taxes to Willingboro Township TAX COLLECTOR	\$1,558.44	
		Attorney Fee Buyer to Gotlib Law LLC	\$1,675.00	
		Attorney Fee Buyer Costs to Gotlib Law LLC	\$75.00	
\$1,980.00		Attorney Fee Seller to Buckalew Frizzell & Crevina LLP		
\$5,300.00		Commission-Listing to Signature Realty NJ, LLC		
		Commission-Selling to BHHS- New Jersey Properties	\$7,950.00	
\$1,000.00		Final Utility (escrow) to RealSafe Title, LLC - ESCROW		
		Lender Credits		\$10,000.00
\$100.00		Duplicate Cancellation for Tax Lien to RealSafe Title, LLC - TRUST		
Seller			Borrower/Buyer	
Debit	Credit		Debit	Credit
\$272,463.00	\$265,089.67	Subtotals	\$287,289.53	\$280,200.00
		Due From Borrower		\$7,089.53
	\$7,373.33	Due From Seller		
\$272,463.00	\$272,463.00	Totals	\$287,289.53	\$287,289.53

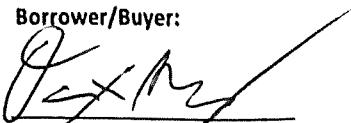


Authenticsign ID: A04B5CEB-440B-F011-90CE-00224822F75A

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize RealSafe Title, LLC to cause the funds to be disbursed in accordance with this statement.

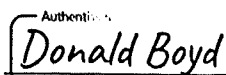
**Borrower/Buyer:**

  
Dajuan Goldsberry

3/28/25  
Date

**Borrower/Buyer:**

**Seller:**

Authenticsign  
  
Donald Boyd

03/27/25  
Date

**Seller:**

  
Veronica Krassowska

3/28/25  
Date

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

Document Page 10 of 26  
**shellpoint**  
A DIVISION OF NEWTRIZ

DONALD BOYD  
PO BOX 47745  
PHILADELPHIA, PA 19160

04/10/2025

Re: Return of Loan Documents

**Loan Number: 0567243715**

Property Address: 47 MARBORO LANE WILLINGBORO TWP  
WILLINGBORO, NJ 08046

Dear DONALD BOYD

This letter is a notice to satisfy the requirements of New Jersey law. We have sent an instrument to the proper public officer to request cancellation of the mortgage for the loan referenced above. Enclosed is a copy of what has been transmitted to the Clerk for recording.

If you have any questions, please contact us at 800-365-7107. Thank you for allowing us to be of service to you.

Sincerely,

Customer Service

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STATE OF NEW JERSEY  
COUNTY OF BURLINGTON

Know all men by these presents, that **US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST**, the holder of a certain Mortgage executed to secure payment of \$149,000.00, and interest of said Mortgage, bearing the date 01/12/2007, made and executed by **DONALD BOYD**, mortgagor(s), with an address of 47 MARBORO LANE WILLINGBORO TWP WILLINGBORO, NJ 08046 to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR NATIONS HOME MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS**, mortgagee(s), recorded in the office of the Register of Titles and County Recorder in **BURLINGTON** County, New Jersey, in Mortgage **Book ER 7 and Page 76**, does hereby acknowledge full payment and satisfaction of the same, and does hereby cancel and discharge said Mortgage.

I sign this Discharge of Mortgage on **this 04th day of April in the year 2025**.

**US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST**, by **NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING**, its Attorney-in-Fact

By:

LAStle

LAUREN ASTLE

VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

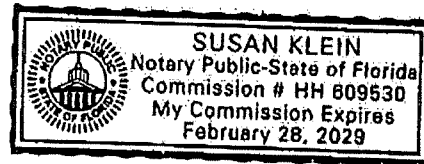
STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization on this 04th day of April in the year 2025, by Lauren Astle as VICE PRESIDENT of NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING as Attorney-in-Fact for **US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST**, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Susan Klein

SUSAN KLEIN

COMM EXPIRES: 2/28/2029



SPTRC 444573800 DOCR T042504-01:51:59 [C-1] ERCNNJX5



\*D011256625\*



Monday - Friday: 8:00AM-9:00PM ET  
Saturday: 10:00AM-2:00PM ET  
PHONE NUMBER: 800-365-7107  
FAX NUMBER: 866-467-1137  
E-MAIL: loanservicing@shellpointmtg.com

March 25, 2025

Boyd, Donald  
PO BOX 47745  
Philadelphia, PA 19160

Payoff figures have been requested on the loan for the borrower and property described below.

Loan ID: 0567243715

Donald Boyd  
47 Marboro Lane  
Willingboro, NJ 08046

Email: donbdboyd@yahoo.com

Loan Type: Conventional

When remitting funds, please use our loan number to ensure proper posting and provide us with the borrower's forwarding address. Funds received in this office after 3:00 pm Eastern Time will be processed on the next business day, with interest charged to that date.

This payoff quote is effective 4/25/2025 and is good through 4/25/2025. Any transactions that occur on or after the effective date may change the payoff amount.

Projected Payoff Date	4/25/2025
Principal Balance	\$137,975.38
Interest To 4/25/2025	\$21,292.40
Fees	\$8,007.70
Prepayment Penalty	\$0.00
Release Fees	\$45.00
Funds owed by borrower	\$37,321.99
Funds owed to borrower	(\$588.83)
Deferred Principal	\$55,887.36
<b>Total Payoff</b>	<b>\$259,941.00</b>
Per diem	\$14.65

The next payment due date is 6/1/2021. Payments are made by Billing on a monthly basis. The interest rate for this payment is 3.87500% and the P & I payment is \$601.88. The taxes are next due 5/10/2025.

**PLEASE CALL THE NUMBER LISTED ON THIS FORM TO UPDATE FIGURES PRIOR TO REMITTING FUNDS AS THEY ARE SUBJECT TO CHANGE WITHOUT NOTICE.**

Mailing Address

Shellpoint Mortgage Servicing  
75 Beattie Place  
Suite LL202  
Greenville, SC 29601



Monday - Friday: 8:00AM-9:00PM ET  
Saturday: 10:00AM-2:00PM ET  
PHONE NUMBER: 800-365-7107  
FAX NUMBER: 866-467-1137  
E-MAIL: [loanservicing@shellpointmtg.com](mailto:loanservicing@shellpointmtg.com)

**Payoff Policy Details:**

1. When remitting funds, please use our loan number to ensure proper posting and provide us with the borrower's forwarding address .
2. Payoff funds are accepted Monday through Friday, excluding federal holidays, and will be effective same day if received by 3pm EST .
3. Continue making your monthly payments until you send us the amount needed to pay off your mortgage to avoid late charges or adverse credit reporting .
  - a. If you currently have your monthly payment set up on automatic withdrawal (ACH), or have any pending payments set up, drafting will continue until the loan is paid in full, at which time future drafts will automatically be cancelled .
4. **If you are due for a refund**, that refund will be issued by check on day 20 after the date the loan is paid in full .
  - a. Any refunds will be sent to the mailing address we have on record for this account . If your mailing address is changing, you must contact us to provide a new address .
5. The payoff total quoted above is valid through the stated good through date . Any transactions that occur on or after the issue date of this payoff statement may change the total payoff amount .
6. The payoff amount is subject to our final verification once we receive the payoff funds . We reserve the right, except where prohibited, to correct any portion of this statement at any time .
7. **If the amount we receive is insufficient to pay off this loan, we may use funds in the escrow balance to cover the short payoff .**
8. We will pay all escrowed items, including hazard and flood insurance and taxes, from your escrow account as normally scheduled up to the date we receive the payoff funds .
  - a. You or your closing agent (if applicable) will need to request a refund from the appropriate tax authority or insurance company for any duplicate tax or insurance payments .
  - b. Any existing lender-placed property insurance premium will be cancelled upon account payoff, and any related unearned premiums will be refunded .
9. Once the loan is paid in full, the appropriate security instrument will be released as follows :
  - a. Real Property: a Release is recorded with your county and a copy will be sent to you once returned from the county, usually within 30-90 days, dependent upon state/county processing times .
  - b. Personal Property: a Title Lien Cancellation or UCC3 Termination will be sent to the mailing address we have on record for this account within 30-90 days .

**IMPORTANT: Update Your Mailing Address for Tax Documentation**

*"To ensure timely delivery of your tax documents related to your mortgage, please verify, and update your mailing address in your online account. To do so, sign into your account at [myaccount.shellpointmtg.com](https://myaccount.shellpointmtg.com) and go to your dashboard. Then, click on the "down" arrow beside your profile icon and select My Profile. Here you can update your address and phone number. We encourage you to update your personal information whenever anything changes."*



Monday - Friday: 8:00AM-9:00PM ET  
Saturday: 10:00AM-2:00PM ET  
PHONE NUMBER: 800-365-7107  
FAX NUMBER: 866-467-1137  
E-MAIL: loanservicing@shellpointmtg.com

**Wiring Instructions - \* You must include the "Reference" information listed below if wiring funds \***

Bank Name: Citibank N.A.  
ABA Number: 021000089  
Account Number: 31354717  
Account Name: Shellpoint Mortgage Servicing  
Reference: 0567243715 / Boyd

"BEWARE OF SCAMS - WE WILL NEVER ASK YOU TO USE DIFFERENT WIRING INSTRUCTIONS  
- IF YOU RECEIVE ANY REQUEST TO USE INSTRUCTIONS DIFFERENT THAN THESE PLEASE  
CALL THE TELEPHONE NUMBER LISTED AT THE TOP THIS FORM TO CONFIRM NEXT STEPS ."

**Donald Boyd - Loan ID #0567243715**

**FEE DETAILS**

<u>Description</u>	<u>Amount</u>
Lien Release Fee - Trustee/LR Preparation Fee	\$22.50
BKPP- Sheriff Cost	\$2,000.00
BKPP- Proof of claim	\$475.00
BKPP- Filing Cost	\$100.00
BKPP- FC Costs	\$2,904.97
BKPP- Certified Mail Cost	\$146.25
BKPP- Attorney Cost	\$75.00
BKPP- Property Inspection	\$396.00
BKPP- Recording Cost	\$65.00
BKPP- Title Cost	\$1,365.00
Default Related Cost	\$15.00
Property Inspection	\$30.00
NSF Fee Payment	\$40.00
Late Charge Payment	\$372.98
	<hr/>
	<b>\$8,007.70</b>



Monday - Friday: 8:00AM-9:00PM ET  
Saturday: 10:00AM-2:00PM ET  
PHONE NUMBER: 800-365-7107  
FAX NUMBER: 866-467-1137  
E-MAIL: loanservicing@shellpointmtg.com

**FUNDS OWED BY BORROWER DETAILS**

<b><u>Description</u></b>	<b><u>Amount</u></b>
Lender Placed Hazard Due	\$132.91
Escrow Only Payment	\$37,189.08
	<hr/>
	<b>\$37,321.99</b>



Monday - Friday: 8:00AM-9:00PM ET  
Saturday: 10:00AM-2:00PM ET  
PHONE NUMBER: 800-365-7107  
FAX NUMBER: 866-467-1137  
E-MAIL: [loanservicing@shellpointmtg.com](mailto:loanservicing@shellpointmtg.com)

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**Please read the following important notices as they may affect your rights.**

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as English.**

**If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.





YOUNG, MARR, MALLIS & ASSOCIATES  
— I A W F I R M —

Paul H. Young  
Gail N. Marr  
Paul J. Mallis  
Carol B. McCullough\*  
Gregg Shore\*

3554 Hulmeville Road, Suite 102  
Bensalem, Pennsylvania 19020  
Phone: (215) 639-5297  
Fax: (215) 639-1344  
support@ymalaw.com

**www.ymabankruptcy.com**

*Additional Pennsylvania Offices:*

328 West Broad Street, 2<sup>nd</sup> Floor  
Quakertown, Pennsylvania 18951

7909 Bustleton Avenue  
Philadelphia, Pennsylvania 19152

137 North Fifth Street  
Allentown, Pennsylvania 18102

135 Old York Road  
Jenkintown, Pennsylvania 19046

101 Larry Holmes Drive, Suite 212  
Easton, Pennsylvania 18042

2 Bala Plaza, Suite 300  
Bala Cynwyd, Pennsylvania 19004

600 W. Germantown Pike, Suite 400  
Plymouth Meeting, Pennsylvania 19462

All Attorneys Are Members of  
Pennsylvania & New Jersey Bars  
\*Pennsylvania Bar Only

Donald Boyd  
1208 Ogden Street  
Philadelphia, PA 19123

April 18, 2025

Re: 24-10850 Dismissal of Chapter 13 Bankruptcy on 4/18/2025

Dear Donald,

Court records indicate that your Chapter 13 Bankruptcy case was recently **dismissed**. Did you know that a number of options may still exist? There is a multitude of reasons why people file Chapter 13 Bankruptcy. **Past mortgage balances, utility shut offs, wage garnishments, judgments, car repossessions, back taxes.** Sometimes, it is necessary to file a Chapter 13 Bankruptcy because the person does not qualify for a Chapter 7 Bankruptcy. Unfortunately, many of these bankruptcies are unsuccessful, despite the person's eagerness and effort to have it succeed. It has been my experience in over 30 years of filing Bankruptcies, that there is often external circumstances, such as job loss, increase in expenses, illness, and other factors that limit a person's chance of success.

Often times, debtors are confused about the process as it has not been fully explained to them by their attorney. They often feel overwhelmed and alone, **with many questions remaining unanswered**. There are various reasons why people file Chapter 13 Bankruptcies, all of which need to be explored. I believe it is part of an attorney's role in representing a client to ensure that as many goals as possible are achieved. In some cases, a Bankruptcy may not even be appropriate.

~~All hope is not lost.~~ Many times, a case may be refiled and your objectives will be met. In certain cases, it may be possible to open a prior dismissed Bankruptcy. We offer **free consultations** to discuss your case in detail, and to evaluate all appropriate Bankruptcy and non-Bankruptcy options. **Payment plans** are available and in some cases, only **minimal fees** will be needed to begin work on your matter. We offer **evening and weekend appointments** to help accommodate your busy schedule. We are available for immediate **emergency filings** and our **phones are answered 24/7**. I understand your struggles, and will make all attempts to make the refiling or reopening of your case successful!

Very truly yours,

A handwritten signature in dark ink, appearing to read "Paul H. Young", written over a circular stamp or seal.

**If you are still represented by your prior counsel or have retained other counsel, please disregard this letter and we wish you nothing but success. Thank you for your time and consideration.**

*We are proudly recognized as an attorney debt relief agency providing relief under the Bankruptcy Code since 1986.*

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

---

IN RE:	:	
Donald Boyd	:	Chapter 13
	:	Case No.: 24-10850-AMC
Debtor(s)	:	

---

**ORDER GRANTING DEBTOR'S MOTION FOR AUTHORITY TO SELL REAL PROPERTY**

**AND NOW**, upon consideration of the Motion for Authority to Sell Real Property filed by the debtor, upon notice to all interested parties, upon the filing, and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby

**ORDERED**, that the Debtor is granted permission to sell the real property located at 47 Marboro Ln, Willingboro, NJ 08046 ("Property"), for the sale price of \$265,000.00, pursuant to the terms of a certain real estate agreement of sale dated as of December 4, 2024, to the buyer(s) thereunder, Dajuan Goldsberry ("Buyers").

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed in the approximate following manner:

- |    |  |                     |
|----|--|---------------------|
| 1. | Ordinary and reasonable settlement costs, including,<br>but not limited to those related to notary services, deed<br>preparation, disbursements, express shipping, surveys,<br>municipal certifications, or any other such routine matters | <u>\$3,497.00</u>   |
| 2. | Liens paid at closing -  | <u>\$255,876.04</u> |
| 3. | Real estate taxes, sewer, trash and/or other such items  | <u>\$2,358.44</u>   |
| 4. | Property repairs, if any   | <u>\$</u>           |
| 5. | Real estate commission, at no greater than 6%  | <u>\$7,950.00</u>   |
| 6. | Attorney's fees, if any  | <u>\$</u>           |
| 7. | Any small (less than \$300) allowances agreed to be made<br>to Buyer to settle any unforeseen dispute arising at<br>settlement   | <u>\$</u>           |
| 8. | Other  | <u>\$</u>           |
|    | ESTIMATED AMT DUE TO SELLER(S)   | <u>\$681.25</u>     |

This Order is contingent upon the mortgage lien(s) held by US Bank Trust National Association, or its assigns being paid in full at closing pursuant to a proper payoff quote obtained prior to and good through the closing date; or any short payoff shall be approved by US Bank Trust National Association; and Debtor shall have ninety (90) days from entry of this Order to sell the Property.

After paying all liens in full and all costs of sale, the Debtor shall receive their exemption up to the sum of \$27,900.00 and any additional amounts shall be paid to and distributed by the chapter 13 trustee.

The title clerk shall email a completed HUD-1 or settlement sheet from the closing directly to [settlementsheet@ph13trustee.com](mailto:settlementsheet@ph13trustee.com) immediately upon the close of the settlement, and the trustee shall promptly notify the title company of his approval or objections to the sums to be disbursed. Upon trustee approval, the title clerk shall fax a copy of the disbursement check to the trustee and shall immediately transmit the actual disbursement check to the trustee by overnight courier.

US Bank Trust National Association (Proof of Claim #3-1) shall file amended proofs of claims upon receiving sale proceeds in satisfaction of their secured claims and interests.

Per Bankruptcy Rule 6004(h), the 14 day stay as to effect of this Order is hereby waived.

BY THE COURT



HONORABLE ASHELY M. CHAN  
UNITED STATES BANKRUPTCY JUDGE

Date: Jan. 29, 2025

## A. Settlement Statement

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0265

<b>B. Type of Loan</b>				6. File Number 177591RN-01		7. Loan Number		8. Mortgage Ins Case Number	
1. <input type="checkbox"/> FIA 2. <input type="checkbox"/> FmI1A 3. <input type="checkbox"/> Conv Unins 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv Ins 6. <input type="checkbox"/> Seller Finance 7. <input type="checkbox"/> Cash Sale									
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.									
D. Name & Address of Borrower Dajuan Goldsberry 143 Grumman Avenue Newark, NJ 07112				E. Name & Address of Seller Donald Boyd 47 Marboro Lane Willingboro, NJ 08046			F. Name & Address of Lender Prosperity Home Mortgage, LLC 4440 Brookfield Corporate Drive Chantilly, VA 20151		
G. Property Location  Block 521, Lot 37, Willingboro Township, in Burlington County, NJ 47 Marboro Lane Willingboro, NJ 08046				H. Settlement Agent Name RealSafe Title, LLC 111 Littleton Road, Suite 301 Parsippany, NJ 07054 Tax ID: 84-3188094 Underwritten By: Title Resources					
				I. Settlement Date			Fund:		
J. Summary of Borrower's Transaction				K. Summary of Seller's Transaction					
100. Gross Amount Due from Borrower				400. Gross Amount Due to Seller					
101. Contract Sales Price \$265,000.00				401. Contract Sales Price \$265,000.00					
102. Personal Property				402.					
103. Settlement Charges to borrower \$10,059.00				403.					
104.				404.					
105.				405.					
Adjustments for items paid by seller in advance				Adjustments for items paid by seller in advance					
106. City/town taxes 03/24/25 thru 03/31/25 \$157.98				406. City/town taxes 03/24/25 thru 03/31/25 \$157.98					
107.				407.					
108.				408.					
109.				409.					
110.				410.					
111.				411.					
112.				412.					
113.				413.					
114.				414.					
115.				415.					
116.				416.					
120. Gross Amount Due From Borrower \$275,216.98				420. Gross Amount Due to Seller \$265,157.98					
200. Amounts Paid By Or in Behalf Of Borrower				500. Reductions in Amount Due to Seller					
201. Deposit or earnest money				501. Excess Deposit					
202. Principal amount of new loan(s) \$255,000.00				502. Settlement Charges to Seller (line 1400) \$12,432.00					
203. Existing loan(s) taken subject to				503. Existing Loan(s) Taken Subject to					
204. Loan Amount 2nd Lien				504. Payoff of First Mortgage Loan to					
205.				505. Payoff of Second Mortgage to Loan					
206.				506. Payoff to Shellpoint \$259,343.10					
207.				507.					
208.				508.					
209.				509.					
Adjustments for items unpaid by seller				Adjustments for items unpaid by seller					
210. City/town taxes				510. City/town taxes					
211.				511.					
212.				512.					
213.				513.					
214.				514.					
215.				515.					
216.				516.					
217.				517.					
218.				518.					
219.				519.					
220. Total Paid By/For Borrower \$255,000.00				520. Total Reduction Amount Due Seller \$271,775.10					
300. Cash At Settlement From/To Borrower				600. Cash At Settlement To/From Seller					
301. Gross Amount due from borrower (line 120) \$275,216.98				601. Gross Amount due to seller (line 420) \$265,157.98					
302. Less amounts paid by/for borrower (line 220) \$255,000.00				602. Less reductions in amt. due seller (line 520) \$271,775.10					
303. Cash From Borrower \$20,216.98				603. Cash From Seller \$6,617.12					

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following:

- HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;
- Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate;
- Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

File No. 177591RN-01

L. Settlement Charges					Paid From	Paid From
700. Total Sales/Broker's Commission based on price			\$265,000.00	@2 % = \$5,300.00	Borrower's Funds at Settlement	Seller's Funds at Settlement
Division of Commission (line 700) as follows:						
701. \$5,300.00	to	Signature Realty NJ, L.L.C				
702. \$0.00	to	BIHHS- New Jersey Properties				
703. Commission Paid at Settlement					\$0.00	\$5,300.00
704. Commission			to	BIHHS- New Jersey Properties	\$7,950.00	
800. Items Payable in Connection with Loan						
801. Loan Origination Fee	%	to				
802. Loan Discount	%	to				
803. Appraisal Fee		to				
804. Credit Report Fee		to				
805.		to				
806.		to				
807.		to				
808.		to				
809.		to				
900. Items Required by Lender To Be Paid in Advance						
901. Interest from	to	@ \$0/day				
902. Mortgage Insurance for	months	to				
903. Hazard Insurance Premium for	years	to				
904.		to				
1000. Reserves Deposited With Lender						
1001. Hazard Insurance	months @		per month			
1002. Mortgage Insurance	months @		per month			
1003. City/Town Taxes	months @		per month			
1004. Water	months @		per month			
1005. Sewer	months @		per month			
1006. MUA	months @		per month			
1007. Association	months @		per month			
1008.	months @		per month			
1009.	0	months @				
1011. Aggregate Adjustment						
1100. Title Charges						
1101. Settlement or Closing Fee	to					
1102. Abstract or Title Search	to					
1103. Title Examination	to					
1104. Title Insurance Binder	to					
1105. Document Preparation	to					
1106. Notary Fees	to					
1107. Attorney's Fees	to					
(includes above items numbers: )						
1108. Title Insurance	to	RealSafe Title, LLC - TRUST			\$1,497.00	
(includes above items numbers: )						
1109. Lender's coverage		\$255,000.00/\$637.00				
1110. Owner's coverage		\$265,000.00/\$1,472.00				
1111. Wire Fee	to					\$30.00
1112. Overnight Fee	to					\$31.50
1113. Closing Protection Ltr ART 6.6	to	RealSafe Title, LLC - TRUST			\$75.00	
1114. ALTA 8.1-06 Enh	to	RealSafe Title, LLC - TRUST				
1115. ALTA 9.10-06 Enh	to	RealSafe Title, LLC - TRUST				
1116. Survey Endorsement	to	RealSafe Title, LLC - TRUST			\$25.00	
1117. Title Examination ART 5.1	to	RealSafe Title, LLC - TRUST			\$100.00	
1118. Prepare/Record NOS ART 7.6	to	RealSafe Title, LLC - TRUST			\$40.00	
1119. Tax Search ART 5.3	to	RealSafe Title, LLC - TRUST			\$33.00	
1120. Upper Cu/Pat Search ART 5.3	to	RealSafe Title, LLC - TRUST			\$20.00	
1121. Recording Ser. Fee Mtg ART 7.1	to	RealSafe Title, LLC - TRUST			\$15.00	
1122. E-Doc Fee ART 7.2.2	to	RealSafe Title, LLC - TRUST			\$50.00	
1123. Overnight Fees ART 7.5	to	RealSafe Title, LLC - TRUST			\$31.50	
1124. Trans Platform Fee ART 7.6	to	RealSafe Title, LLC - TRUST			\$81.00	
1125. County Search & Copies	to	RealSafe Title, LLC - TRUST			\$95.00	
1126. Wire Fee ART 7.6	to	RealSafe Title, LLC - TRUST			\$4.50	
1127. Flood Search ART 5.3	to	RealSafe Title, LLC - TRUST			\$10.00	
1128. Tidelands Search ART 5.3	to	RealSafe Title, LLC - TRUST			\$25.00	
1129. E Recording Platform ART 7.6	to	RealSafe Title, LLC - TRUST			\$7.00	
1200. Government Recording and Transfer Charges						
1201. Recording Fees	Deed ; Mortgage ; Rel	to				
1202. Realty Transfer Tax	Deed \$1,442.00 ; Mortgage	to				\$1,442.00
1203. State Tax/Stamps	Deed ; Mortgage	to				
1204. Cancellation of Tax Lien	to	County Clerk				\$75.00
1205.	to					
1300. Additional Settlement Charges						
1301. 1st Quarter 2025 Tax	to	Willingboro Township TAX COLLECTOR	POC (\$)	\$1,558.44		
1302. Fianl Water/Sewer (escrow)	to	RealSafe Title, LLC - ESCROW				\$1,000.00
1303. Seller Attorney Fee	to	Buckalew Frizzell & Crevina LLP				\$1,980.00

1304. Utility Balance thru 3/7	to Willingboro MUA		\$2,573.50
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$10,059.00	\$12,432.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Dajuan Goldsberry

Donald Boyd

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

**Warning:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous Editions are Obsolete

Page 2

form HUD-1 (3/86)  
Handbook 4305.2



## State of New Jersey

DEPARTMENT OF THE TREASURY  
DIVISION OF TAXATION  
P. O. Box 269  
TRENTON, NEW JERSEY 08695-0269

PHILIP D. MURPHY  
*Governor*

ELIZABETH MAHER MUOIO  
*State Treasurer*

TAHESHA L. WAY  
*Lt. Governor*

MARITA R. SCIARROTTA  
*Acting Director*

Telephone (609) 292-5995 / Facsimile (609) 989-0113

January 30, 2025

Donald Boyd  
1208 Ogden Street  
Philadelphia PA 19123

Re: 47 Marboro Lane, Willingboro NJ 08046

Dear Donald Boyd:

This is to acknowledge receipt of your application for a waiver of payment of the 2% nonresident withholding and the requirement for filing a GIT/REP-1, 2 or 3 form. Based on the information you have provided, the Division has determined that you are not required to file a GIT/REP-1, 2, or 3 to be recorded along with the deed because the seller has no gain from the sale of the property and will face an undue hardship if the 2% is withheld. Accordingly, please find enclosed a GIT/REP-4 form with the raised seal of the Division of Taxation which applies only to the specified transaction. The county recording officer will accept this form along with the deed for recording.

Very truly yours,

*Andrew W. Staltari*

Andrew W. Staltari  
Tax Services Specialist  
Regulatory Services Branch

Note: The information contained in this letter is specific to the facts or circumstances presented by the inquirer and may not be relied on by any other person or used as advice or precedent for any other matter or person in a similar situation.

GIT/REP-4  
(8-24)

State of New Jersey  
Waiver of Seller's Filing Requirement of  
GIT/REP Forms and Payment  
(C.55, P.L. 2004)

Use this form ONLY if your reason for exemption is not listed on Form GIT/REP-3.  
Do not use this form to claim a refund. See Form A-3128.

(Print or Type)

Owner's Information

Name(s)

Donald Boyd

Current Street Address

1208 Ogden Street

City, Town, Post Office

Philadelphia, PA

State

ZIP Code

19123

Property Information (Brief Property Description)

Block(s)

521

Lot(s)

37

Qualifier

Street Address

47 Marlboro Lane

City, Town, Post Office

Willingboro

State

NJ

ZIP Code

08046

Division of Taxation Waiver Declaration

This waiver form with the raised seal of the New Jersey Division of Taxation at the bottom right-hand corner may be presented to the appropriate county recording officer for recording along with the deed of the owner as identified in the information above. This form represents that the Division of Taxation has granted a waiver of the requirement that the grantor/seller/transferor of the subject real property named herein need not file a GIT/REP-1, GIT/REP-2, or GIT/REP-3 form or pay any tax on estimated gain from the transfer pursuant P.L. 2004, c. 55, and that the county recording officer is hereby authorized to accept this waiver form in lieu of any other GIT/REP form without payment of any tax on estimated income gain.

By affixing the Seal of the Director, Division of  
Taxation, this date

(Date)

the Division of Taxation has authorized this waiver.

Original Form Must be Submitted to County Clerk. Photocopies are NOT Acceptable.



Hello my name is, Donald Boyd

I am requesting this Waiver for exemption, because of my financial hardship. recently I had to place 47 Marlboro property under bankruptcy due to a foreclosure. I was not able to keep up with the mortgage, taxes, or Utilities. Also there were some disabilities along with surgery that kept me out of work. There were also a person living in the home at the time that stop paying anything for long period of time that I was not aware of. I currently have a qualified buyer to purchase the property who would be a responsible tax payer for New Jersey and be doing there duties to Willingboro. Please help me to wave these fees and make a new homeowner for the state of New Jersey. I will not make any money off this sale. This would a Loss for me. But a benefit for The Great State of New Jersey

Thank You  
Donald Boyd



Dashboard

Welcome, Donald Boyd

Language

All Transactions

Name Address  
Donald Boyd 1208 Ogden Street, Philadelphia, PA, 19123

Completed Transactions Paid via TFS  
7 \$940.00

Date Started	Description	Case Number	Date Cleared	Date Arrived	Transaction ID	Amount	Status
January 10, 2025	Automatic Payment	24-10850	January 13, 2025	January 14, 2025	17727750	\$120.00	Complete
December 06, 2024	Automatic Payment	24-10850	December 09, 2024	December 10, 2024	17475721	\$240.00	Complete
December 05, 2024	Automatic Payment	24-10850			17466637	\$240.00	Failed
August 10, 2024	Automatic Payment	24-10850			16633315	\$80.00	Failed
July 10, 2024	Automatic Payment	24-10850	July 11, 2024	July 12, 2024	16414501	\$80.00	Complete
June 10, 2024	Automatic Payment	24-10850	June 11, 2024	June 12, 2024	16205540	\$80.00	Complete
May 10, 2024	Automatic Payment	24-10850	May 13, 2024	May 14, 2024	15998399	\$80.00	Complete
September 18, 2023	Automatic Payment	23-10046	September 19, 2023	September 20, 2023	14423632	\$100.00	Complete
July 04, 2023	Monthly Plan Payment	23-10046			13949720	\$100.00	Failed
March 28, 2023	Monthly Plan Payment	23-10046	March 29, 2023	March 30, 2023	13337386	\$240.00	Complete